82-5769

RECEIVED 2004 JUL 20 A 8:53 OFFICE OF INTERNATIONAL CORPORATE FINANCE

UFJ Holdings, Inc

Address:

UFJ Holdings, Inc.

1-1, Otemachi 1-chome, Chiyoda-ku,

Tokyo 100-8114, JAPAN .

Facsimile: Telephone: 81-3-3212-5867

81-3-3212-5458

Ulu 7/20

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE:

July 14, 2004

TO:

Office of International Corporate Finance

Division of Corporate Finance

Securities and Exchange Commission Attn.: Mr. Paul Dudek, Mail Stop 3-9

FACSIMILE NUMBER:

010-1-202-942-9624

FROM:

Emi Matsumoto, Group Planning Department

NUMBER OF PAGES:

3 (including this page)

RE:

Information Furnished Pursuant to 12g-3-2(b)

PROCESSED
JUL 21 2004
THOMSON

^{*} If you do not receive all pages please contact us immediately.



July 14, 2004

Office of International Corporate Finance Securities and Exchange Commission Judiciay Plaza, 450 Fifth Street, N.W. Washington, DC 20549 U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9 Facsimile Number: 001-1-202-942-9525

UFJ Holdings, Inc
File Number 82·5169
Information Furnished Pursuant to
12g-3-2(b) Under the Securities Exchange Act of 1934

Ladies and Gentlemen:

The enclosed document is submitted pursuant to Rule 12g3-2(b) of Securities Exchange Act of 1934, as amended (the "Act").

The document is furnished with the understanding that such document will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that the furnishing of the document shall not constitute an admission for any purpose that the Company is subject to the Act.

If you have any questions or comments regarding the foregoing, please contact me at 81-3-3212-5458.

Sincerely,

Chie Arai

Manager

Group Planning Department

UFJ Holdings, Inc.

Clan Ba

UFJ to propose integration discussions with MTFG

Cancels plans to integrate UFJ Trust and Sumitomo Trust & Banking

Tokyo, July 14 – The UFJ Holdings, Inc. (UFJ) said today it will propose discussions with Mitsubishi Tokyo Financial Group, Inc. (MTFG) on an integration of the two groups. UFJ said this follows a decision to cancel plans for the integration of UFJ Trust Bank Limited (UFJ Trust) and Sumitomo Trust & Banking Co., Ltd. (Sumitomo Trust).

UFJ said the UFJ Trust and Sumitomo Trust integration plan, announced in May 2004, had many merits. However, UFJ said that considering its financial position and other factors, it has concluded that greater overall benefits will accrue to UFJ from alternative options, including integration with another financial institution.

RECEIVED 2004 JUL 20 A 8: 54

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Sincerely,

Chie Arai

Manager

Group Planning Department

UFJ Holdings, Inc.

Partic	ipatlo	n by directors	
6	Dele	red 30/9/2001.	
How r	папу	shares may still be bought b	ack?
7	inten num	e company has disclosed an tion to buy back a maximum per of shares - the remaining per of shares to be bought	
Comp	olianc	e statement	
1.		he company is in compliance ack.	with all Corporations Act requirements relevant to this buy-
2.			ne listing rules require to be disclosed that has not already ined in, or attached to, this form.
Sign I	теге:		Date: 09-Jul-04 sistant Company Secretary
Print i	name:		== ## 64 == ==

•



July 9, 2004

Statement Regarding Media Report

UFJ Holdings, Inc. issued the following statement in response to media reports published today:

"UFJ Holdings is currently discussing the details of the joint operation of trust businesses with The Sumitomo Trust & Banking Co., Ltd., aiming to reach the agreement by the end of this month. There is no decision yet finalized at the present moment."

UFJ Holdings, Inc

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June 29, 2004

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Division of Corporate Finance

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Sincerely,

Chie Arai Manager

Group Planning Department UFJ Holdings, Inc.



June 29, 2004 UFJ Holdings, Inc.

Revision of Figures in "Supplementary Data for the Fiscal Year ended March 31, 2004"

UFJ Holdings, Inc. (the "Company") revised figures in "Supplementary Data for the Fiscal Year ended March 31, 2004."

- 1. Revisions
- a. Page 23 to 25 of "Supplementary Data for the Fiscal Year ended March 31, 2004"
 - 4. INDUSTRIAL CLASSIFICATIONS OF LOANS
- b. Page 26 of "Supplementary Data for the Fiscal Year ended March 31, 2004"
 - 6. BALANCE AND RATIO OF LOANS TO SMALL-SIZED COMPANIES
- 2. The Reason for the Revisions

The Company conducted a review of registered data for customers such as industrial classifications, capital amount and number of employees in order to secure the accuracy of the figures.

- 3. Figures
- Before Revision:

The figures for March 31, 2004 are <u>preliminary figures</u> based on the revised data. The figures for March 31, 2003 and 2002 are the figures before revision of data.

- After Revision:

All figures are final figures based on the revised data.

77.76%

61.44%

4,160,927

44,022,688

3,679,724

59.68**%**

4. INDUSTRIAL CLASSIFICATIONS OF LOANS (a) Combined

Coverage Ratio

Total Loans

Sept. 30, 2003 Risk Monitored Logns 298,395 Millions of Yen Before Revision Mar. 31, 2003 Mar. 31, 2004 Risk Monitored Loans Loans Risk Monitored Loans Menufacturing 4,545,741 227,308 4,500,081 5,036,010 390,726 76.27% 78.99% 72.11% Coverage Ratio 13,735 52,644 4,953 55,847 5,059 Agriculture 4.261 <u>95.54%</u> Coverage Ratio 95.08% 83.45% Forestry 16,731 4,533 5,109 589 130 195 Coverage Ratio 81.83% 79.51% 71.17% Fishery 6,889 608 18,263 925 20,239 877 78.47% Coverage Ratio 98.47% 85.58% Mining 48,423 194 69,031 2,261 83,568 1,433 99.90% Coverage Ratio 100.00% 90.34% 1,237,754 357.500 458,557 1,197,129 244,240 1,506,753 Construction Coverage Ratio 40.85% 46.39% *55.98%* Utilities 276,413 2,447 214,464 516 226,569 513 Coverage Ratio 75.87% 91.20% 94.39% 343,954 2,232,670 345,522 2,494,538 286,560 Transportation & Communication 2,269,763 Coverage Ratio 82.49% 43.60% 62.79% 4,727,534 600,300 Wholesale and Retall 4,960,883 637,356 5,365,574 975,657 <u>52.85</u>% Coverage Ratio 37.22% 57.03% 3,939,147 4,632,156 Finance and insurance 4,067,683 281,621 62.936 161,466 Coverage Ratio 84.11% 40.47% 31.02% 1,119,315 1,190,540 Real Estate 6,505,574 1,016,648 5,482,850 5,700,890 Coverage Ratio 66.85% 6259% 63.66% 4,254,249 Sarvices 3,854,259 302,547 462,273 4,765,272 540,510 Coverage Ratio 52.94% 58.59% 55.86% 640,198 574,7QB 581.395 Local Governments 8,306 11.71% Coverage Ratio Othere 11,815,192 278,018 11,533,247 913,392 11,014,397 377,342 Coverage Ratio 77.62% 78.84% 78.77% Total Domestic 40,021,760 3,686,424 39,140,201 3,615,482 41,489,393 4014085 Coverage Ratio 59,90% 59.67% 61.07% Total Overseas and Offshore 2,029,833 173,761 2,135,824 64,241 2,533,295 146,642

Coverage Ratio Note: Coverage Ratio = (Collateral/Quarantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

42,051,614

38.33%

3,860,185

58.95%

41,276,026

		Risk Monitored Loans	;			
fter Revision						Millions of Y
		/er. 31, 2004		ept. 30, 2003		Mar. 31, 2003
	Loans	Risk Monitored Loans		Risk Monitored Loans		Risk Monitored Los
Manufacturing	4,541,310	217,625	4,516,769	293,480	5,028,919	377,7
Coverage Ratio	L	78.91%	L _	76.38%	<u> </u>	71.50
Agriculture	7,643	2,348	7,449	2,692	7,557	3,3
Coverage Rallo	<u> </u>	46.85%	<u> </u>	55, 0 9%	<u>[</u>	89.83
Forestry	18,657	589	19,089	3	19,462	
Coverage Ratio	<u> </u>	81.83%		100.00%	·	85.04
Fishery	7,076	593	7,355	649	7,518	3
Coverage Ratio	Ē.	95.05%	l	93,02%	L	89,93
Mining	39,350	194	58,614	2,028	74,388	1,2
Coverage Ratio	l	100.00%	Ł _ `	89.26%	ł	99.92
Construction	1,270,013	244,296	1,331,501	357,630	1,497,362	357,8
Coverage Ratio	1 ' ' '	40.89%	l ''' '	45.08%	''	43.73
Utilities	276,396	513	220,728	516	230,431	5
Coverage Ratio		92.18%	1	81,20%	}	94,35
Transportation & Communication	2,258,437	339,021	2,351,174	369,807	2,529,311	297,3
Coverage Ratio		82.53%	, , , , , ,	44.15%	' '	59.28
Wholesale and Retail	4,755,719	972,309	4,695,660	603,617	5.106.621	572,4
Coverage Ratio		36.87%		57.04%		53.11
Finance and insurance	4.071.458	276,841	3,869,391	62,154	4,720,692	161,2
Coverage Ratio		83.85%		41.65%		31,59
Real Estate	6,893,220	1,108,490	7,375,708	1,275,020	7,911,909	1,513,3
Coverage Ratio	' ' '	67.68%		63.42%	' ' '	87.74
Services	3,763,527	296,692	3,850,340	416,425	4,226,201	464,2
Coverage Ratio		50.19%		55.85%		5 <u>5.71</u>
Local Governments Coverage Ratio	592,443		615,176	•	571,B47	
Others	11,526,526	228.908	10,222,242	231,454	9,567,371	264,3
Coverage Ratio	,-=-,,-	77.95%	1312	84.48%		77.65
tal Domestic	40,021,780		39,140,201	3,615,482	41,489,393	4,014,0
Coverage Ratio		59.90%		<i>59,67</i> %		61.07
tal Overseas and Offshore	2,029,833	173,761	2,135,824	64,241	2,533,295	146,8
Coverage Ratio		38.33%		59,70%		71.78
otal Loens	42,051,614	3,660,165	41,276,025	3,679,724	44,022,588	4,160,9
Coverage Ratio	((<i>58.</i> 95%		59,68%		61.44

Note: Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers) Plisk Monitored Loans

Before Revision Millions of Yen UFJ Bank Combined UFJ Bank Non-consolidated Mar. 31, 2004 Mar. 31, 2003 Mar. 31, 2004 Sept. 30, 2003 Sept. 30, 2003 Pick Monitored Alak Modilorad HUK Mentioned Hick Monitored Loans Loans Loans Loams Loans Loans 213,479 4,135,581 4,229,354 208,030 Menufacturing 4,235,337 4,648,787 373,460 4,123,645 270,026 4,625,120 349,600 284.961 Coverage Ratio 76.61% 71.39% 75.37% 70.37% 75.71% 76.24% Agriculture 13,573 62,675 55,670 5,059 13,573 4,281 52,675 4,953 56,670 5,059 4.953 4.281 95.08% Coverage Ratio 95.54% 83.4*5%* 95.54% 93,45% 95.08% Forestry 18,685 4,478 5,123 18,685 589 4,476 5,123 589 126 188 126 189 78,92% 70.28% 81.89% Coverage Ratio 81.83% 78.92% 70.29% Fishery 4,859 608 16,253 915 18,229 856 4,889 608 18,237 889 16,212 849 96.47% Coverage Ratto 98,47% 85.42% 78.21% 85.16% 77.78% 46,331 64,682 79,482 46,33 Mining 252 609 64,449 376 100.00% 99.79% 99.77% 100.00% 100.00% 99.77% Coverage Ratio 1,159,710 392,675 Construction 1,114,705 215,217 334,001 1,415,570 403,791 1,113,332 214,409 1,155,009 329,417 1,405,454 <u>41.56</u>% Coverage Ratio 41.78% 46.28% *55,26*% 45.51% 54.27% 137.000 67,970 74,412 137,000 67,970 74.412 Utilities 516 2.447 516 513 513 94.39% Coverage Ratio 91.21% 75.87% 81.21% 94.39% 75.87% Transportation & Communication 1,687,080 295,912 1,781,663 252,592 2,096,536 190,838 1,886,313 235,165 1,779,430 250,367 2,033,051 187,353 30.95% 80.40% Coverage Ratio 80.45% *30.*359 59.22% Wholesale and Retail 4,465,603 4,671,221 5,063,121 571,664 4,450,983 937,706 4,661,269 603,858 5,048,480 557,023 942,141 619,714 Coverage Ratio *56.31%* <u>51.29%</u> 55.84% 50.32% 3,099,032 61,528 3,778,706 3.099.749 3.180.349 Finance and insurance 3,180,428 188,404 62,246 3,779,457 160.336 188,326 159.586 40.90% 30,89% 30.57% 837,175 Coversos Ratio 77,57% 77.56% 40,21% 5,963,173 928,075 4,861,991 5,023,045 5,952,133 980,086 4,806,175 825,233 4,915,400 Real Estate 93B.244 876.282 Cavarage Ratio 68.21% 60,27% 60,27% 67.77% 58.62% 3,550,426 292,931 3,929,497 441,143 4,399,466 508,661 3,518,637 255,439 3,855,145 368,914 4,315,372 425,775 Coverage Ratio 59.02% 58.49% 54.61% 52.26% 57.58% 52.70% Local Governments 567,404 575.988 567,404 633,803 575.966 8,306 633,803 8.306 Coverage Ratio 11.71% 11.71% Others 10,723,328 261,902 10,678,674 350,678 10,719,633 259,008 10,667,708 286,003 10,265,096 337,522 294,515 10,278,597 78.13% Coverage Ralio 78.30% 77.00% 77,97% 77.22% 78.13% Total Domestic 35,935,942 3,294,318 35,158,945 3,166,221 37,453,461 3,506,124 35,848,916 3,217,425 34,988,017 3,001,888 37,194,311 3,253,901 Coverage Ratio 58.09% 59.08% 57,10% 58.87% 58.84% 57.72% Total Oversess and Offshore 2,027,482 173,389 2,132,201 63,850 2.527.299 146.397 2,027,482 173,389 2.132.201 63,860 2.527.299 146,397 71.72% 3,652,521 37,876,399 38.25% Coverage Ratio 38.25% 59.56% 71.72% 3,230,071 39,980,760 *58*,12% 37,983,425 3,090,814 37,120,218 Total Loans 37,291,146 3.065,716 39,721,610 3,487,707 3,400,299 Coverage Ratio 59.59%

57.50%

57.15%

58.33%

Note: Coverage Ratio = (Collateral/Guerantee + Specific Reserve + Reserve for Supporting Specific Borrowers)

	HINK MONTO	an resile								ı.	illions of Ye
1		UFJ Bank	Combined					JFJ Bank No	n-consolidate		mance VI IV
Mar. 3	1, 2004	Sept. 3	30, 2003	Mar. 3	1, 2003	Mar. S	1, 2004	Sept. :	30, 2003	Mar. S	11, 2003
Loans	Risk Menitored	Loans	Pijak Monjiorad	Loans	Alek Monitored	Logns	Risk Monitored	Loens	Flak Monitored	Loans	Flink Mentions
4,290,906	203,798	4,154,880	280,046	4,839,698	38D,484	4,224,913	198,335	4,140,848	266,016	4,617,094	337,50
	78.50%		75.93%		70.73%		78.22%	<u> </u>	75.54%		69.667
7,481	2,348	7,280		7,380	9,348	7,387	2,254	7,180	2,692	7,278	2,90
<u>L</u>	46.86%		49.90%		89.84%		44.77%		55.03%		91.009
18,611	589	19,032	-	12,396	16	19,611		19,032	-	19,396	1
<u>L</u>	81.83%				94.81%	<u> </u>	81.83%			_	94.819
5,076	5B3	5,345	638	5,506	350	5,076	593	5,329	623	5,489	33
<u> </u>	95.06%		92.91%		89.64%		95.08%		92,73%		89.129
37,258	19	54,265	19	69,312	378	37,258	19	54,265	19	69,312	37
	100.00%		100,00%		99.77%		100.00%		100.00%		99.779
1,187,689	215,272	1,259,457	924,191	1,407,179	303,132	1,186,216	214,534	1,248,097	318,944	1,396,293	292,28
L	41.81%		44.82%		40.56%	l	41.61%		_44.04%		38.55%
136,989	513	71,49B	518	77,273	513	136,983	513	71,498	\$16	77,273	51:
L .	92,18%	·	91,21%		84.39%		82.18%	· ·	91.21%	,	94.397
1,675,734	230,980	1,907,007	276,877	2,071.468	201,633	1,874,987	230,233	1,904,907	273,768	2,088,595	197,36
L ''	80.47%		32.83%		54.50%		80,41%		32.28%		53.84%
4,493,788	938,793	4,410,258	579,975	4,806,777	543,823	4,489,211	934,498	4,400,353	570,250	4,792,530	529,66
	37.12%		56.24%		51.48%		36.89%	,	55.78%		50.48X
3,184,203	183,624	3,029,993	61,48D	3,867,893	160,088	3,184,124	183,546	3,029,218	60,685	3,866,757	158,85
1	77.01%		42.10%	_ `_ ``	31.46%		77.00%		41.36%	Ť	91.09%
6,370,819	1,017,918	6,754,819	1,031,987	7,233,968	1,262,102	6,338,010	989,682	6.689.652	976,087	7.113.947	1,139,557
	68.88%		61.06%		65.97%		68.51%	,	60.33×		64,569
3,457,694	287,075	3,528,772	395,295	3,859,795	432,431	3,428,344	249,910	3.458.016	328,192	3,780,443	357,819
l	50.17%		<i>55.53%</i>		54.23%		48.95%		53.99%		52.17%
585,139	•	695,751		588,147		585,138	-	608,781	-	566,147	
10,334,661	212,792 77.48%	9,355,561	212,577 89. 72%	8,821,571	237,840 76.58%	10,332,657	212,513 77.56%	9,350,641	204,066 84.59%	8,813,757	236,714 78.74%
35,936,942	3,294,316 <i>58,87%</i>	35,158,945	3,165,221 <i>58,0</i> 9%	37,453,461	9,506,124 59,08%	35,848,916	3,217,425 58.54%	34,980,017	3,001,866) 57,10%	37,194,911	3,253,90 <i>57.7</i> 2%
2,027,482	173,369	2,132,201	63,850	2,527,299	146,397	2,027,482	173,389	2,132,201	63,850	2,527,299	146,39
	38.25%	/	59.66%		71.72%		38.25%		59.58%		71.72%
37,963,425		37,291,146		39,980,760		37,876,399		97.120.218		39,721,610	3,400,209
,	57.84%		58,12%		59.59%		57.50%		57.15%		58.33%
	Loans 4,230,906 7,481 18,611 5,076 37,256 1,157,689 136,989 1,675,734 4,493,788 3,184,203 6,370,818 3,457,694 585,139 10,334,661 35,935,942	Mar. 31, 2004 Loans Riek Monitored Loans 1,2004 4,290,906 203,796 7,481 2,348 46,86% 18,611 589 6,076 563 97,258 19 100,009 1,187,689 215,272 41,81% 136,989 513 92,18% 1,675,734 230,980 80,47% 938,788 938,783 97,12% 3,184,203 183,624 77,01% 6,370,819 1,017,318 68,88% 3,457,694 50,17% 585,139 10,334,661 212,792 77,48% 35,936,942 3,284,318 58,67% 2,027,482 33,25% 37,963,425 3,467,707	Mar. 31, 2004 Sept. 5 Loans Risk Menikared Leann Leann Leann Leann Leann Leann Leann Leann Leann T. 4,230,906 203,798 7,860% 7,481 2,348 7,280 46,66% 18,611 589 19,032 81,83% 5,345 95,05% 37,256 19 64,285 100,00% 1,187,689 215,272 1,253,457 41,81% 71,498 92,16% 1,876,734 230,980 1,807,007 80,47% 4,493,788 938,793 4,410,256 32,12% 93,184,203 183,624 3,029,993 72,01% 6,370,819 1,017,918 6,764,819 63,69% 20,7076 3,525,772 585,139 608,781 10,334,661 72,279 93,355,561 72,48% 20,27,482 173,389 2,132,201 38,25% 37,963,425 3,467,707 37,291,146	UFJ Bank Combined Loans Risk Menilored Risk Menilored	Mar. 31, 2004 Sept. 30, 2003 Mar. 3	Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003	Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003 Mar. 51 Loans Risk Monitored Loans Loans Risk Monitored Loans Loans Risk Monitored Loans Risk Monito	Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003 Mar. 31, 2004	Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003 Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2004 Sept. 31, 2003 Mar. 31, 2004 Mar. 31, 2004	UFJ Bank Combined UFJ Bank Non-consolidate Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2004 Sept. 30, 2003 Loans Risk Monitored Loans Risk	Loans

Note: Coverage Ratio = (Collateral/Guarantee + Specific Reserve + Reserve for Supporting Specific Borrowers) Risk Monitored Loans

(c) UFJ Trust Bank Non-consolidated

		В	anking & Ti	rust Accou	भार				Banking	Account	-				Trust A	prount		
	Mar. 31		Sept. 3		Mar. 31	2003	Mer. 31	2004	Sept. 3		Mark 3	2003	. Mar. 31	. 2004	Sent Se		Mar 31	1,2003
	LOBUS	Movilotan	rostie	First Montorped Lowns	Lagns	Flink Manilared Leann	Leana	Month land	Land	Flish Monitored Louis	LOANE	Monitored Long	Loans	Fürk Manhared Lourne	Loans	Field Maniformal Locator	Loans	Mentions Loans
Manufactufing Coverage Ratio	310,404		361,480		387.223		206,116	11,344 84.69%	233,343	83,34% 83,34%	348,459	12,806 85.45%	15,266	2.484 85.21%	28,137	3,840 66.24%	38,363	
Agriculture Coverage Ratio	162		169	-	177	-					-		162		169		177	
Forestry Coverage Patio	46	;	57	3 100.00%	55	100.00%	48		53		61		-		3	3 100.02%	β	100.00
Fighery Coverage Platin	2,000		2,010	100.00%	2010	100,00%	2,000		5,000		2,000		-	. ,	10	100.00%	10	100.00
Mining Coverage Railo	2,092	174	4,340	2,009	8,076	024 100,00≅	1,484		3,569	1.722 89.97%	3,612	100.00%	687	174 100.00%	795	285 _84.22%	1,253	
Construction Coverage Ratio	82,424	29,023 34.72%	78,044	33,488 47,49%	691.08	54,765 61,26%	72,371	28,086 32,67%	72,256	91,459 45.01%	83,562	51,190 61.30%	10,053	937 -77,34%	8,789	2,038 85,73%	6,620	
Ulillias Ceverage Ratio	139,413	:	145,484		162,167		64,662		58,208		49,540	_	74,751		88,285		102,317	
Transportation & Communication Coverage Ratio	382,703	108,041 88,09%	451,007	92,930 71,94%	458,002	95,722 57,36%	342,087	106,813	385,846	89.598 72.34%	375,185	86,037 89.50%	39,705	2,228 79,26%	65,181	4,332 65,42%	82,807	10,38
Wholasele and Rejail Coverage Ratio	261,931	39,515 34.43%	289,662	23,642 75.60%	302,453	28,635 83,856	204,567	24,841 29,61%	230,845	16,487 66,57%	238,603	19,911	57,364	7,273 80,35%	59.116	7,155 96.12%	53,758	91,60
Finance and Insurance Coverage Ratio	887,255	93,216	886,866	593 2.48%	862,588		794,048	90,796 700,00%	734,805	28 29,30%	729,621	241 88.17%	93,207	2,481	104.592	565 7.58%	123.077	
Real Estate Coverage Ratio	522,401	88,572 59,67%	620,859	243,033 20.61%	677,846	251,286 75.56%	439,774		519,288	227,059 71,28%	552,577	230,079 78,04%	82,627	11,319 52,45%	101,570	15,973 _61.47%	125,258	
Services Coverage Ratio	295,833	9,816 60.78%	324,752		366,806	31,848 75,68%	269,425		289,162	17,231 80.35%	323,442	23,697 77.24%	26,407	2,960 59,61%	35,590	3,897	43,364	
Local Governments Coverage Ratio	7,904	:	6,385	`	5,429		7,259	Ī	8,395		5,425		44		•	-	•	
Others Coverage Ratio	1,181,854	16.116 63.75%	886,673	10,877	735,800	28,463 85.69%	778,453	3,800 87.19%	444,290	3,910	312,317	5,994 86,46%	413,410	12,315 82,20%	412.282	14,966 63,60%	423,482	20,48 83,613
olai Domestic Coverage Ratio	4,086,837	382,106 87,24%	3,981,256	449,281 70.00%	4,035,992	507,961 73,77%	3,272,146	340,822 66.99%	3,078.759	395,990 69,50%	3.025,412	429,208 23.68%	B13.680	42.104 60.50%	901,496		1,010,618	
cial Overseas and Olishote Coverage Ratio	2,351	971 79.49%	3,623		6,925		2.351	971 78.49%	3,623	391 64.51%	6,885		•		-	:	-	1
Coverage Sallo	4,088,188	392,478 67,24%	3.984,876	449,563 70,01%	4,041,928		3,274.487		3,083,382		3,031,406	429,653 73,69%	813,690	42,184	901,486	63,270 73,58%	1.010.519	78,75: 73.879

Coverage Pain | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000

Atlet Revision			Risk Mon	TOTAL LOS	ins												Millo	ne of Yes
			Lanking & T	NIST ACCO	unt				Banking	Account					Trust A	coauni	1-1/3/	<u> </u>
	Мал. 3	2004	Sapt. 3	0, 2003	May. 3	2003	Mar. S	2004	Bent. S	0, 2009	Mer. S	1, 2003	Mar. 31	, 2004	Sept. 3	0, 2003	Mar. 9	, 2003
	LORNE	Manhored Logne	Longs	Monitored Loans	Lonne	Monitor =	Logns	Monte of the Contract of the C	Loans	Monitored Login	Loans	Mirk Maniformi Logra	Loans	Plick Monitored	[D#R	Maniposa Lunn	LORD	Provide In
Manufacturing Coverage Ratio	210,404	13,829	360,880	13,434 64.20%		17,257 66.53%	295,115	11,344 84,699	332,742	9,493 83.34%	348,666	12,808 85,45%	15,244	2,464 65,21%	28,137	3,940 88.24%	38,363	4,45 59.85
Agriculture Coverage Ratio	162	_	169		177				•				162	:	169	-	177	
Forestry Coversas Retio	46		57	190.00%	1	100.00%	46		53		61	:	•		3	100.00%	5	100.00
Fishery Coverage Batto	2,000		2,010	100.00%	2,010	100.00%			2,000		2,000		7		10		10	
Mining Coverage Ratio	2,092	174	4,549	2,008 59,16%	5,076	824 100,00%	1,424		8,563	1,722 89,97%	9,812	100.00%	667	174	785	288 84.27%	1,253	813 100.003
Construction Coversor Ratio	82,424	29,023 34,12%		33,498 47.49%		54,785 61,28%	72,971	28,086 32,87%	72,256		89.552	61,180 61,30%	10.953	937 72,345	6,788	2.03a	6,620	3,671
Utilidas Coverage Ratio	139,413		149,230	:	153,184		64,662		80,844	:	50,840	-	74,751	-	85,285	-	102,317	
Transportation & Communication Coverage Ratio	382,703	108,041	444,167	92,930 71,34%	457,843	95,722 67,36%	342,997	105,813 87,13%	383,686	88,598 72,54%	376,107	85,337 89.30%	39,705	2,228 79,26%	60,481	4,332 55,42%	82,736	10,304
Wholeske and Relail Coverage Ratio	261,931	33,515	265,404	23,642 75,52%	301,844	28,635 89,55%	204,587	26,241 29,61%	226,287	16,487 88.57%	238,085	18,911	57,364	7,273	69,116	7.156	63,768	8,72 91,604
Finance und insumnce Coverage Ratio	887,255	93,216	538,398		852,699	1,129	784,048		734,806	28 22,30%	729,521	241 88.17%	69,207	2,48)	104,692	685 1.68%	123,077	684 39.75%
Rual Estate Coverage Ratio	522,401	88,572 53.87%	629,689	243,033 70.61%	677,941	251,285 25.58%	499,774	77,262 54,08%	519,916	227,068	662,607	230,079	62,627	11,319	101,670	15,973	125,334	21,217
Services Coverage Ratio	295,893	9,616 50.78±	923,56B	21,128 61.76%		31,848 75.88%	259,425	6,547 48.64%	267,677		323,108		25,407	2,969 59.61%	36,580	3,897	43,298	9,212 21,327
Local Governments Coverage Ratio	7.304		6,395	;	٥,600		7,259		6,395		5,429	-	44	_		:	71	
Others Coverage Ratio	1,191,064	16,116 83.75%		18,877 84.85%	795,800	25,453 85,68%	778,453	07.18%	449,798	87.57 N		5,994 96,44%	413,410	12,915	415,952	14,956 89.86%	423.482	20,465 83.81%
olai Domastic Coverage Ratio	4,085,637	57.24%		70,00%		73.71%	3,272,146	61.00%		60,50%	3,025,412	73.68%	813,680	42.184 69.50%	901,486	63,270 73.55%	1.010,618	78,782 73.67%
coverage Ratio	2,951	371 78.49%	3,623	391 <i>84.6</i> 1%	5,995	144 86.62≢	2,361	371 78.49%	3,523	391 <i>44.51</i> 7	6,986	444 85,624	•	_			•	
Caverage Ratio	4,053,158	382,478 67.24%	9,884,878	449,683 20,01%	4.041.920	500,408 23.72%	3,274,487	350,293 87,00%	3,063,362	396,362 69,52%	3,031,406	429,653 73.65%	813,690	42,184 69,50%	901,498	53,270 73,58%	1,010,51 9	78,752 73.87%

Goverage Haito = (Collegea/Guerantee + Specific Reserve + Preserve for Supporting Specific Removers)

Coverage Ratio = (Collegea/Guerantee + Specific Reserve + Preserve for Supporting Specific Removers)

Risk Monitored Logns

6. BALANCE AND RATIO OF LOANS TO SMALL-SIZED COMPANIES

Combined, UFJ Bank Combined and UFJ Trust Bank Non-consolidated

Before Revision

	Mar. 31, 2003	UFJ Bank Combined Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003	mbined 2003 Mar 31, 2003	UFJ Trust Non-consolidated (Banking and Trust Account)	nsolidated (Bankinn an	
Mar. 31, 2004 Sept. 30, 2003 Mar. 31, 2003	Mar. 31, 2003	. 31, 2004 Sept. 30,	2003 Mar 31 2003			d Trust Account)
27 107 923 97 640 314 90 005 E29			The second second	Mar. 31, 2004	Sept. 30, 2003	Mar. 31, 2003
20,020,021	29,995,632	25,211,062 25,607,669	669 27,833,590	1,898,861	2,041,645	2,162,042
Ratio of Loans to Small-Sized Companies, etc. 67.73 % 70.64 % 72.29 % 7		70.15 % 72	72.83 % 74.31 %	46.42 %		

Note: Figures of trust account are total of all trust accounts.

After Revision

After Revision			,						Millions of V
		Combined			UFJ Bank Combined		UFJ Trust Non-co	JFJ Trust Non-consolidated (Banking and Trust Apparatu	d Trust Appaint)
	Mar. 31, 2004	Mar. 31, 2004 Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2004	Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2004	Mar. 31, 2004 Sept. 30, 2003	Mar. 31, 2003
Loans to Small-Sized Companies, etc.	27,047,930	26,818,646	28,951,001	25,151,069	24,818,222	26.633.612	1.896.863	1 998 424	2 117 389
Rafio of Loans to Small-Sized Companies, etc.	67.58 %	68.51 %	89.77 %	69.98 %	70.58 %	1		50.19 %	

Note: Figures of trust account are total of all frust accounts.

RECEIVED UFJ Holdings, Inc

2004 JUL 20 A 9:02
DEFICE OF INTERNATIONS

Address:

UFJ Holdings, Inc.

1-1, Otemachi 1-chome, Chiyoda-ku,

Tokyo 100-8114, JAPAN

Facsimile:

81-3-3212-5867

Telephone:

81-3-3212-5458

FACSIMILE TRANSMISSION COVER MEMORANDUM

DATE:

June 25, 2004

TO:

Office of International Corporate Finance

Division of Corporate Finance

Securities and Exchange Commission Attn.: Mr. Paul Dudek, Mail Stop 3-9

FACSIMILE NUMBER:

010-1-202-942-9624

FROM:

Emi Matsumoto, Group Planning Department

NUMBER OF PAGES:

(including this page)

RE:

Information Furnished Pursuant to 12g-3-2(b)

^{*} If you do not receive all pages please contact us immediately.

June 25, 2004

Office of International Corporate Finance Securities and Exchange Commission Judiciay Plaza, 450 Fifth Street, N.W. Washington, DC 20549 U.S.A.

Attn.: Mr. Paul Dudeck, Mail Stop 3-9 Facsimile Number: 001-1-202-942-9525

UFJ Holdings, Inc
File Number 82-5169
Information Furnished Pursuant to
12g-3-2(b) Under the Securities Exchange Act of 1934

Ladies and Gentlemen:

The enclosed document is submitted pursuant to Rule 12g3-2(b) of Securities Exchange Act of 1934, as amended (the "Act").

The document is furnished with the understanding that such document will not be deemed to be "filed" with the Commission or otherwise subject to the liabilities of Section 18 of the Act, and that the furnishing of the document shall not constitute an admission for any purpose that the Company is subject to the Act.

If you have any questions or comments regarding the foregoing, please contact me at 81-3-3212-5458.

Sincerely,

Chie Arai

Manager

Group Planning Department

UFJ Holdings, Inc.

Please note that the following is only an excerpt of an English translation of the original Japanese version, prepared for the convenience of our non-Japanese-speaking shareholders with voting rights. In the case of any discrepancy between the translation and the Japanese original, the latter shall prevail.

June 25, 2004

To: Shareholders:

Ryosuke Tamakoshi, President and CEO UFJ Holdings, Inc. 5-6, Fushimimachi 3-chome, Chuo-ku, Osaka-shi

NOTICE OF RESOLUTIONS OF THE THIRD ORDINARY GENERAL MEETING OF SHAREHOLDERS

Please be informed that the following matters were reported or resolved at the third ordinary general meeting of shareholders of UFI Holdings Inc. (the "Company") held today.

Matters reported:

Matters concerning the business report, the balance sheet, and

the profit and loss statement for the third fiscal year (from 1st

April 2003 to 31st March 2004)

The contents of the above mentioned financial documents were reported.

Matters resolved:

Agenda Item No. 1: Matters concerning the approval of the plan for disposition of profits for the third fiscal year

This item has been resolved and approved in accordance with the original proposal.

To our regret, it was resolved that the Company shall not pay any dividends of ordinary shares for this fiscal year.

Additionally, it was resolved that dividends of each class of preferred shares for this fiscal year shall be in the predetermined amount per share.

Agenda Item No. 2: Matters concerning partial amendment to the Articles of Incorporation

Following the introduction of the "Law for Partial Amendments to the Commercial Code of Japan and to the Law for Special Exceptions to the Commercial Code of Japan concerning Audit, etc. of Kabushiki kaisha" (Law No. 132 of 2003), it became possible to acquire the company's treasury stocks upon a resolution of the Board of Directors in accordance with the provisions of the Articles of Incorporation. In accordance therewith, this item intended to newly establish the necessary provisions in order to realize the implementation of the mobile plan to strengthen our capital base.

Also, following the introduction of the "Law for Partial Amendments to the Commercial Code, etc. of Japan" (Law No. 128 of 2001), it became possible to prescribe the contents of the voting rights of preferred shares in the Articles of Incorporation. In accordance therewith, this item intended to make amendments to reflect such.

In addition, in accordance with the conversion of preferred shares into ordinary shares, this item intended to make the necessary amendments.

This item has been resolved and approved in accordance with the original proposal.

The amendments are set forth below.

(Changes	are	indicated	by	underlines)
C				

			cated by underfines
Articles of Incorporation Be	fore Amendment	Articles of Incorporation	after Amendment
CHAPTER	П	CHAPTEI	RII
SHARES		SHARE	S
Article 5. (Total Number	of Shares)	Article 5. (Total Numb	er of Shares)
The total number of share		The total number of sha	·
issued by the Company sh		issued by the Company s	
shares, the details of which s	-	shares, the details of which	i
below; provided, however	^	below; provided, howev	1
cancellation of ordinary share		cancellation of ordinary shar	i
conversion of preferred sha	res into ordinary	conversion of preferred s	hares into ordinary
shares is made, the number of	f shares authorized	shares is made, the number	of shares authorized
to be issued shall be reduced	by the number of	to be issued shall be reduced	ed by the number of
shares so cancelled or convene	:d:	shares so cancelled or conver	rted:
·			·
Ordinary shares:	18,000,000 shares	Ordinary shares:	18,000,000 shares
Class I preferred shares:	<u>14,069</u> shares	Class I preferred shares:	13,542 shares
Class II preferred shares:	200,000 shares	Class II preferred shares:	200,000 shares
Class III preferred shares:	<u>33,487</u> shares	Class III preferred shares:	<u>16,989</u> shares
Class IV preferred shares:	150,000 shares	Class IV preferred shares:	150,000 shares
Class V preferred shares:	150,000 shares	Class V preferred shares:	150,000 shares
Class VI preferred shares:	<u>9,023</u> shares	Class VI preferred shares;	<u>1,008</u> shares
Class VII preferred shares:	200,000 shares	Class VII preferred shares:	200,000 shares
Class VIII preferred shares:	700,000 shares	Class VIII preferred shares:	700,000 shares
Class IX preferred shares:	700,000 shares	Class IX preferred shares:	700,000 shares
		· · · · · · · · · · · · · · · · · · ·	

Ada bi again and an	Add a ST and a Star A and a star A
Articles of Incorporation Before Amendment	Articles of Incorporation after Amendment
Article 6.	Article 6. (Acquisition of the Treasury Stocks)
Deleted.	The Company may purchase its own shares
	upon a resolution of the Board of Directors
	pursuant to the provisions of Article 211-3,
	Paragraph 1, Item 2 of the Commercial Code.
CHAPTER III	CHAPTER III
PREFERRED SHARES	PREFERRED SHARES
Article 16. (Voting Rights)	Article 16. (Voting Rights)
Unless otherwise provided for by laws or	Preferred Shareholders shall not have voting
regulations. Preferred Shareholders shall not have	rights at general meetings of shareholders;
voting rights at general meetings of shareholders.	provided, however, that, Preferred Shareholders
	shall have voting rights as from the ordinary
	general meeting of shareholders if the agendum
	that the Company shall pay the Preferred Share
	Dividends to such Preferred Shareholders is not
	submitted thereat, or the close of the ordinary
	general meeting of shareholders if such agendum
	is rejected thereat, until it is resolved that the
	Company shall pay the Preferred Share

Agenda Item No. 3: Matters concerning election of seven (7) Directors

This item has been resolved and approved in accordance with the original proposal.

Mr. Hiroshi Hamada, Mr. Shosaku Yasui and Mr. Toshihide Mizuno were re-elected to assume the office of Directors. Mr. Iwao Okijima, Mr. Ryosuke Tamakoshi, Mr. Takamune Okihara and Mr. Shintaro Yasuda were newly elected to assume the office of Directors.

Please note that Mr. Iwao Okijima, Mr. Hiroshi Hamada and Mr. Shosaku Yasui are outside directors as prescribed in Article 188, Paragraph 2, Item 7-2 of the Commercial Code of Japan.